## **ABSTRACT**

To provide a highly hard coating film formed on a substrate, as adhered to the surface of the substrate and having a refractive index of from 1.28 to 1.41 and a contact angle with water of from 90° to 115°.

A coating film having a refractive index of from 1.28 to 1.41 and a contact angle with water of from 90° to 115°, which is formed as adhered to a substrate surface by forming a reaction mixture comprising a silicon compound (A) of the formula Si(OR)<sub>4</sub>, a silicon compound (B) of the formula CF<sub>3</sub>(CF<sub>2</sub>)<sub>n</sub>CH<sub>2</sub>CH<sub>2</sub>Si(OR<sup>1</sup>)<sub>3</sub>, a silicon compound (C) of the formula H<sub>2</sub>NCOH(CH<sub>2</sub>)<sub>m</sub>Si(OR<sup>2</sup>)<sub>3</sub>, an alcohol (D) of the formula R<sup>3</sup>CH<sub>2</sub>OH and oxalic acid (E), in a specific ratio, heating this reaction mixture at a temperature of from 40 to 180°C in the absence of water to form a solution of a polysiloxane, then applying a coating fluid comprising the polysiloxane solution on a substrate surface to form a coating, and heat-curing the coating at a temperature of from 40 to 450°C; a process for forming such a coating film, and a process for producing such a coating fluid.